

Information to identify the case:				
Debtor 1	<div>Ruben Antonio Roman</div> <div>First Name Middle Name Last Name</div>			<div>Social Security number or ITIN xxx-xx-3823</div> <div>EIN --_-----</div>
Debtor 2	<div></div> <div>First Name Middle Name Last Name</div>			<div>Social Security number or ITIN -----</div> <div>EIN __-____-</div>
<div>United States Bankruptcy Court District of New Jersey</div>				
<div>Case number: 14-15769-ABA</div>				

12/15

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Ruben Antonio Roman
 Debtor

Case No. 14-15769-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

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 Total Noticed: 27

Date Rcvd: Jan 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2019.

db +Ruben Antonio Roman, 440 S. Willow Avenue, Galloway, NJ 08205-4630
 cr +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 514660376 +ACN, 1000 Progress Place, Concord, NC 28025-2449
 514758674 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514856020 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514660379 +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
 514660380 +Eastern Account System of CT, PO Box 837, Newtown, CT 06470-0837
 514989326 +JPMorgan Chase Bank, N.A., Attn: Correspondence Mail, Mail Code: LA4-5555,
 700 Kansas Lane, Monroe, LA 71203-4774
 517903302 +Kevin G. McDonald, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 514660382 +Lizabeth Roman, 440 S. Willow Avenue, Galloway, NJ 08205-4630
 514660383 +MARINER FINANCIAL, 3301 Boston Street, Suite 201, Baltimore, MD 21224-4979
 517932586 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051
 517932657 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department,
 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
 514660384 +NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099
 514660386 +North Shore Agency, 4000 East Fifth Avenue, Columbus, OH 43219-1811
 514660387 +++ONE MAIN Financial, PO BOX 6042, Sioux Falls SD 57117-6042
 514660389 +Township of Galloway, 300 E. Jimmie Leeds Road, Galloway, NJ 08205-4109

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2019 23:21:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 29 2019 23:21:30 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514814831 EDI: AIS.COM Jan 30 2019 03:33:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 514660377 +EDI: TSYS2.COM Jan 30 2019 03:33:00 BARCLAYS BANK DELAWARE, 125 S WEST ST,
 WILMINGTON, DE 19801-5014
 514660378 +E-mail/Text: bankruptcynotices@cbecompanies.com Jan 29 2019 23:21:57 CBE Group,
 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 514660381 +E-mail/Text: hannlegal@hannfinancial.com Jan 29 2019 23:20:52 HANN FINANCIAL SERVICE,
 1 CENTRE DR, JAMESBURG, NJ 08831-1564
 514660385 +E-mail/Text: egssupportservices@alorica.com Jan 29 2019 23:21:44 NCO Financial,
 507 Prudential Road, Horsham, PA 19044-2308
 514660390 +EDI: VERIZONCOMB.COM Jan 30 2019 03:33:00 VERIZON, 500 TECHNOLOGY DR STE 30,
 WELDON SPRING, MO 63304-2225
 514660391 +EDI: WFFC.COM Jan 30 2019 03:33:00 WELLS FARGO BANK NV NA, PO BOX 31557,
 BILLINGS, MT 59107-1557
 514934052 +EDI: WFFC.COM Jan 30 2019 03:33:00 Wells Fargo Bank, NA, 1 Home Campus MAC X2303-01A,
 Des Moines, IA 50328-0001

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517932656* +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051
 514660388 ##+PEOPLES TRANSPORT FCU, 126 W KINGS HWY, MOUNT EPHRAIM, NJ 08059-1353

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
Edward L. Paul on behalf of Debtor Ruben Antonio Roman elp@paulandkatzlaw.com,
jen@paulandkatzlaw.com;vbuckley@paulandkatzlaw.com;r39949@notify.bestcase.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jerome B. Blank on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com

TOTAL: 6